



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/854,222	05/10/2001	Srihari Kumar	P3966	1085

24739 7590 12/03/2002

CENTRAL COAST PATENT AGENCY  
PO BOX 187  
AROMAS, CA 95004

EXAMINER

FELTEN, DANIEL S

ART UNIT

PAPER NUMBER

3624

DATE MAILED: 12/03/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No. <b>09/854,222</b>	Applicant(s) <b>Kumar et al</b>	
	Examiner <b>Daniel Felten</b>	Art Unit <b>3624</b>	

*-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --*

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

1)  Responsive to communication(s) filed on May 10, 2001

2a)  This action is **FINAL**.      2b)  This action is non-final.

3)  Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

**Disposition of Claims**

4)  Claim(s) 1-25 is/are pending in the application.

4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5)  Claim(s) \_\_\_\_\_ is/are allowed.

6)  Claim(s) 1-25 is/are rejected.

7)  Claim(s) \_\_\_\_\_ is/are objected to.

8)  Claims \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

9)  The specification is objected to by the Examiner.

10)  The drawing(s) filed on \_\_\_\_\_ is/are a)  accepted or b)  objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)  The proposed drawing correction filed on \_\_\_\_\_ is: a)  approved b)  disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.

12)  The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

13)  Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a)  All b)  Some\* c)  None of:  
1.  Certified copies of the priority documents have been received.  
2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3.  Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

14)  Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).  
a)  The translation of the foreign language provisional application has been received.

15)  Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s). <u>2</u>	6) <input type="checkbox"/> Other: _____

Art Unit: 3624

---

## DETAILED ACTION

1

### 2 *Claim Objections*

3 1. Claim 11 is objected to because of the following informalities:

4 Re claim 11: Delete “HTML”, and substitute --Hypertext-Markup-Language  
5 (“HTML”)-- . Appropriate correction is required.

6

7

### 8 *Claim Rejections - 35 USC § 102*

9 2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form  
10 the basis for the rejections under this section made in this Office action:

11 A person shall be entitled to a patent unless --

12 (e) the invention was described in a patent granted on an application for patent by another filed in the United  
13 States before the invention thereof by the applicant for patent, or on an international application by another  
14 who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c ) of this title before the  
15 invention thereof by the applicant for patent.

16 3. Claims 1-5, 7-11, 13-15, 18, 19 and 22 are rejected under 35 U.S.C. 102(e) as being  
17 anticipated by Schrader et al (US 5903,881).

18

19 As in claims 1, 10 and 18, Schrader discloses an interactive method of transferring funds  
20 from one online financial account into another online financial account through a single  
21 interface, as well as a system for enabling viewing and manipulation of data through a single  
22 portal accessible from a data packet network (see Schrader, figs. 1-4, col. 12, ll. 41-52);

Art Unit: 3624

1       inputting in a data field within the single interface a transfer amount (see Schrader, figs.  
2       1-4, col. 15, ll. 55 to col. 16, ll. 61); selecting from a data menu within the single interface a  
3       financial institution and associated account number of an account the transfer amount will be  
4       taken from (see Schrader, figs. 1-4, col. 15, ll. 55 to col. 16, ll. 61);

5       selecting from a data menu within a single interface a financial institution and  
6       associated account number of and account the transfer amount will be deposited to (see  
7       Schrader, figs. 1-4, col. 15, ll. 55 to col. 16, ll. 61); and submitting the transfer funds order  
8       to be executed on the selected date (see Schrader, figs. 1-4, col. 15, ll. 55 to col. 16, ll. 61).

9       a software interface for enabling proxy transfer of funds from one financial account to another  
10      (see Schader, col. 16, ll. 23+):

11       an interactive main window for configuring transfer funds orders, viewing pending  
12      transfers, viewing transaction history, and viewing active account balances related to registered  
13      financial accounts (see at least fig. 7, col. 7, ll. 59+);

14       a interactive section window accessible through the main interface, the selection  
15      window for enabling selection of individual accounts for grouping into a list of activated  
16      accounts (see fig. 7, col. 10, ll. 10+); and

17       an automated confirmation window enabling confirmation of data parameters of a  
18      requested funds transfer (see col. 16, ll. 23-37);

Art Unit: 3624

1        characterized in that a user operating the main interface may initiate funds transfer  
2        orders to be performed between accounts at requested times by proxy in a fashion transparent  
3        at the time of execution to the requesting user (see col. 8, ll. 39-51),

4                as in claims 2, 11 and 19, the data packet network is the Internet network (see col. 12,  
5        ll. 35+);

6                as in claim 3, the data accessible over the Internet and subscribed to the operating user:  
7                as in claim 4, wherein the data is hosted in file servers addressed on the Internet  
8        network (see col. 12, ll. 27+);

9                as in claim 5, wherein a first interactive link is embedded in the main interface, the first  
10      interactive link is embedded in the main interface, the first interactive link for providing access  
11      to a secondary interface for adding accounts to the list of activated accounts for consideration  
12      in transferring funds (see col. 6, ll. 60+);

13                as in claim 7, wherein a second interactive link is embedded within the main interface,  
14      the second interactive link for providing access to a secondary interface for queryingg states of  
15      initiated funds transfers (see col. 12, ll. 27+);

16                as in claim 8, having interactive menus within the main interface, the menus comprising  
17      an interactive tool showing lists of active accounts fortransferringg funds from and lists of  
18      activated accounts for transferring funds to (see col. 12, ll. 27+);

Art Unit: 3624

1 as in claim 9, an input interface for inputting account information required to

2 successfully complete a transfer funds operation, the input interface launched automatically

3 when missing data is detected during a transfer funds sequence (see col. 12, ll. 27+);

4 as in claim 13, the transfer amount input by selecting from a list of available amounts

5 as in claim 14, wherein the method is practiced by a user operating a remote computer

6 mode connected to the network (see col. 12, ll. 27+);

7 as in claims 15 and 22 wherein the computer node is a personal computer with Internet

8 accessibility (see col. 12, ll. 27+).

9

10

11 ***Claim Rejections - 35 USC § 103***

12 4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

13 obviousness rejections set forth in this Office action:

14 (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in  
15 section 102 of this title, if the differences between the subject matter sought to be patented and the prior art  
16 are such that the subject matter as a whole would have been obvious at the time the invention was made to a  
17 person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be  
18 negated by the manner in which the invention was made.

19

20 5. Claims 6, 12, 16, 17, 20, 23, 24 and 25 are rejected under 35 U.S.C. 103(a) as being

21 unpatentable over of Schrader et al (US 5,903, 881).

Art Unit: 3624

---

1 Schrader teaches all the limitations that meet the claimed invention. Schrader fails to  
2 disclose, as in claims 6, 12, 20 and 25 the main secondary interfaces are provided in the  
3 form of a hyper-text-markup-language. However, since the Schrader invention provides an  
4 application interface module whereby Internet browsers, which are notoriously old and well  
5 known in the art to create websites via hypertext-markup language, are used to perform online  
6 functions (see col. 13, ll. 45+), it would have been obvious for an artisan of ordinary skill at  
7 the time of the invention of Schrader to employ Hypertext markup language to provide website  
8 information over the Internet. Thus such a modification would have been an obvious expedient  
9 well within the ordinary skill in the art.

10

11 **Regarding claim 16, 17, 23 and 24:**

12 peripheral devices including cellular telephones, a personal digital assistants and hand-held  
13 computers are notoriously old and well known within the art with Internet accessibility to  
14 provide web communications. Therefore Official Notice is taken is the aforementioned  
15 peripheral devices used for Internet accessibility because such devices would have been an  
16 obvious extension to the teachings of Schrader inasmuch as they would have provided  
17 alternative means to use the Schrader invention with items that are notoriously old and well  
18 known within the art.

19

20

---

*Conclusion*

1

2

3 6. A list of relevant prior art appears below not relied upon in this Office Action:

4 **US Patents:**

5 Gutman (US 5,221, 838) discloses an electronic wallet

6 Crooks et al (US 5,930,773) discloses a computerized resource accounting methods

7 Pickering (US 5,684,965) discloses automated billing method system and method

8 Freeman, Jr. (US 4,737,911) discloses a process for electronically maintaining financial records

9 especially for checkbook balancing

10 Dunn et al (US 5,134,564) discloses a computer aided reconciliation method and apparatus

11 Kapp et al (US 5,233,547) discloses electronic checking account apparatus and method

12 Giansante (US 5,471,575) discloses an interactive parameter driven iterative financial

13 Lawlor et al (US 5,220,501) method and system for remote delivery of retail banking services

14 7. Any inquiry concerning this communication or earlier communications from the examiner

15 should be directed to **Daniel S. Felten** whose telephone number is (703) 305-0724. The

16 examiner can normally be reached between the hours of 7:00AM to 5:30PM Monday-Thursday.

17 Any inquiry of a general nature relating to the status of this application or its proceedings should

18 be directed to the Customer Service Office (703) 306-5631, or the examiner's supervisor

19 **Vincent Millin** whose telephone number is (703) 308-1065.

20

21 8. Response to this action should be mailed to:

22

23 Commissioner of Patents and Trademarks

24 Washington, D.C. 20231

Art Unit: 3624

---

1 for formal communications intended for entry, or (703) 305-0040, for informal or draft  
2 communications, please label "Proposed" or "Draft".

4 Communications via Internet e-mail regarding this application, other than those under 35  
5 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be  
6 addressed to [daniel.felten@uspto.gov].

7 All Internet e-mail communications will be made of record in the application file. PTO  
8 employees do not engage in Internet communications where there exists a possibility that  
9 sensitive information could be identified or exchanged unless the record includes a properly  
10 signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly  
11 set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and  
12 Trademark on February 25, 1997 at 1 195 OG 89.

13

14



15 DSF

16 November 26, 2002



17

VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600